Docket No.: 116692005300

(PATENT)

IN THE UNITED STATES PATENT AND TRADEMARK OFFICE

In re Patent Application of: Ayumi HIRAYAMA et al.

Application No.: 10/797,603 Confirmation No.: 3877

Filed: March 11, 2004 Art Unit: 3627

For: EXPENSE MANAGEMENT SYSTEM,

EXPENSE MANAGEMENT APPARATUS, AND EXPENSE MANAGEMENT METHOD

Examiner: Christopher R. Buchanan

RESPONSE UNDER 37 CFR 1.111

MS Amendment Commissioner for Patents P.O. Box 1450 Alexandria, VA 22313-1450

Sir:

In connection with the non-final Office Action mailed July 20, 2009, reconsideration and allowance of the pending claims in light of the remarks presented herein are respectfully requested.

Remarks begin on page 2.